HEALTH INSURANCE COVERAGE REQUIREMENTS

Due to the high cost of health care in the United States, medical insurance is required of all international students enrolled at Clarion University. Students who do not show proof of health insurance coverage comparable to the group insurance plan contracted by Clarion University will automatically be enrolled in the university endorsed program, and be responsible for payment. The estimated annual cost of the group insurance plan is $2,300/year, application and full payment of which is required at the time of your initial enrollment. Please understand that the medical insurance premium is not included in the statement of account issued by the university for tuition, fees, room and board. A separate payment of cash or money order is required. Details of payment will be explained at the time of application.

If you have insurance coverage through your sponsor or through another agency in your home country which provides adequate coverage during your stay in the U.S. as a student, you may request to be exempt from subscribing to the group plan offered through Clarion University. Coverage **must** include:

- **Minimum medical expense benefit of $100,000**
- **Minimum repatriation expense benefit of $25,000**
- **Minimum medical evacuation benefit of $50,000**
- **Deductible per accident or illness $500**
- **Coverage of treatment for pre-existing conditions immediately upon arrival in the United States**

Students requesting exemption from the group plan are **required** to submit details of insurance coverage to the Office of International Programs upon arrival at Clarion. Details must be written in English and include the following information: company name and address, phone and fax numbers; complete name of policy holder and identification number, if assigned; effective date of coverage and expiration date of coverage; and policy details of benefits (as described above).